



## *Contents*

<b>1-</b>	<b>Zakah</b>	<b>17</b>
	• The Linguistic Meaning of Zakah	17
	• The Juristic Meaning of Zakah	17
	• The Meaning of Sadaqah	18
	• Zakah in Previous Shariahs and Religions	19
	• Charity in the Bible In the Old Testament	22
	• In the New Testaments	22
	• Additional Narrations from the New Testament	23
	• Differences Between Zakah in Islam and Other Religions	23
<b>2-</b>	<b>Zakah During the Makkan Phase</b>	<b>26</b>
	• That which You Give in Zakah Seeking Allah's Countenance	26
	• Glad Tidings for the Believers Who Give Zakah	27
	• Successful Believers	28
	• Woe to Al-Mushrikūn who do not Give Zakah	28
	• What has Caused You to Enter Hell?	29
	• We Tried the People of the Garden	29
	• Not Encouraging the Feeding of the Poor	32
	• Not Treating the Orphans with Kindness	32
	• Those who Repulse the Orphan and Refuse Al-Maa'oon	33
	• Rights of the Beggar and the Poor	33
	• The Known Right for the Beggar and Unfortunate	34
	• Spendthrifts are Brothers of the Shayatin	34
	• Pay the Due on the Day of its Harvest	35

<b>3- Zakah During the Madinan Phase</b>	36
• Giving Zakah Joins People as Brothers in Religion	36
• Those who Give Zakah are on True Guidance	37
• When Gold and Silver will be Heated in the Fire of Hell	37
• Take Sadaqah from their Wealth in Order to Purify Them	38
• Those who Pay Zakah are the Party of Allah	38
• If We Give them Power in the Land	39
• Those who Covetously Withhold	40
<b>4- Obligation and Merits of Zakah</b>	41
• A Pillar of Islam	41
• Obligation of Paying Zakah	41
• Whoever Likes to See a Man of Paradise	42
• Willingly Giving Zakah	43
• I Order you to Do Four Things	43
• To Give a Pledge for Paying Zakah	44
• Plates of Fire will be Heated for Them in the Fire of Hell	44
• Zakah as a Purifier of Property	46
• Those who have the Most will have the Least on the Day of Resurrection	46
• The Right Hand of Allah is Full and Overflowing	47
• Stones Heated in the Fire of Hell	47
• I Submit my Face to Allah	48
• A Pair of Things	49
• One of the Siddiqueen and Martyrs	50
• If they Withhold Zakah, Rain will be Withheld	50
• Explanation	50
• Zakah is a Sign of Sincerity	51
• If they Repent and Accept Islamic Monotheism	52
• Explanation	52
• Fighting Those who Reject Paying Zakah	53
• Two Bracelets of Fire	53
• This will be your Portion of the Fire	54

• Denying Zakah Equals denying Faith	54
• The Punishment of One who Withholds Zakah	55
• Paying Zakah Fulfills One's Obligation	55
• Explanation	56
<b>5- Who is Obligated to Pay Zakah</b>	57
1. The one who is a Muslim	57
2. Who has a Nisab	58
3. Zakah on the Holdings of Infants and the Mentally Handicapped	59
• The Insolvent Debtor	60
• Conclusion	62
• Zakah Owed by a Deceased Person	62
<b>6- Conditions for Zakah</b>	63
1. Niyyah (Intention)	63
2. Ikhlas (sincerity)	63
3. Nisab	64
4. Assets That Do Not Have A Specific Owner	65
5. Property in Public Trust	66
6. Unlawful Wealth	66
7. Passage of a Year	69
8. Paying Zakah in Advance	70
9. All Assets that Increase in Value are Subject to Zakah	71
• Getting More Cash at Various Times	71
10. Zakah Must be Paid after Paying Debt	72
11. Surplus from Basic Needs	72
• Conclusion	75
• They Preferred Giving to the Needy Rather than Attending to their Own Needs	76
<b>7- The Categories of Wealth that Zakah is Due on- Amounts and Ratios</b>	79
• Zakah on Gold and Silver	79
• The Ratio of Zakah on Gold and Silver	82

• Combining Gold and Silver	83
• Zakah on Jewelry	83
• Men's Jewelry is Subject to Zakah	86
• Gold and Silver Utensils, Antiques, Decorative Objects etc	87
• Zakah on Diamonds, Pearls and Precious Stones	88
<b>8- Paper Money</b>	90
• Background	90
• IOU (Investor Owned Utilities)	91
• Zakah on Paper Currency	91
• Zakah on Bonds, Traveler's Cheques and other Cash Equivalents	91
• Zakah of a Debt	92
• Two Kinds of Debt	94
• Zakah on the Employee's Remuneration Fund	94
• Zakah on Life Insurance	95
<b>9- Livestock</b>	97
• Zakah on Camels	98
• Nisab for Camels	99
• Ages of Camels	102
• Zakah on Cows and Buffalos	103
• Nisab for Cows and Buffalos	104
• The Nisab for Cattle	104
• Zakah on Sheep	105
• Nisab for Sheep	106
• Is Zakah due on Baby Animals?	108
<b>10- Conditions of Animals Given as Zakah</b>	109
• Neither an Old, nor a Defective Animal	109
• Explanation	109
• A Person Freely Gives a Most Prized Possession	111
• Condition of Naturally Pastured	112
• Where Charity Should be Collected	113
• Explanation	114

• Working Animals	114
• Zakah on Horses	114
• Conclusion	116
• Other Naturally Pastured Domestic Animals	117
<b>11- Zakah on Fruits and Grains</b>	118
• Two Beautiful Parables	119
• More Examples From Quran	120
• Do not Aim at that which is Bad to Spend	122
• Allah's Messenger ﷺ gave Examples of Chartist with Dates	123
• Nisab of Dates	124
• 'Ushr is Imposed on the Yield of the Land	125
• The Lawfulness of Estimating the Amount of the Date- Fruits	126
• The Estimator Should Leave One-Third	127
• Sale of Fruits before They Ripen	127
• Different Types of Dates	128
• Zakah of Grapes	128
<b>12- Zakah on Grains</b>	129
• Parable of Charity with Grain	129
• Nisab of Grains	129
• Zakah is Obligated only on Four or Five Food Items	130
• Explanation	130
• Zakah on Honey	131
• Zakah on Olives	133
• Zakah on Vegetables	135
• Combining Grains and Fruits	135
• Are Debts and Expenses Deductible?	136
<b>13- Zakah on Rented Land</b>	138
• Legal Status of Renting Land	138
• To Rent the Land for Gold and Silver or Currency	139
• Conclusion	140

<b>14- Zakah on Buried Treasure and Precious Minerals</b>	<b>142</b>
• Legitimacy of Zakah on Buried Treasure and Precious Minerals	142
• A Story of Buried Treasure	143
• Whatever is Found in Abandoned Sites	143
• The Linguistic Meaning of Ma'din	144
• The Rate Imposed on Minerals	145
• Nisab and Passage of One Year	146
• Distribution of Khums	146
• Extractions from the Sea	147
• Another Kind of Extraction	147
• Conclusion	148
• Zakah on Fish	149
<b>15- Zakah on Trade</b>	<b>150</b>
• Truthful Merchant	150
• Business or Trading is an Honest Profession	150
• The Obligation of Zakah on	151
• How Zakah on Trades is Paid	153
• Further Explanation for Paying Zakah on Trade	154
• How to Pay Zakah on Commercial Wealth	155
• Method of Evaluating Commodities for Zakah Payment	155
• Loans (or Debts) are of Two Kinds	156
• When Commercial Borrowing is Deducted	156
• Conclusion	157
• Zakah on Manufacturing Equipment	157
• Tools and Equipments in Stock Markets	159
• First: Companies Zakah	160
<b>16- Stocks Zakah</b>	<b>162</b>
• Shari'ah Ruling Regarding Dealing in Stocks	162
• Method of Paying Zakah in Respect to Stocks	162
<b>17- Zakah on Shares</b>	<b>164</b>

• Brief History of Joint Stock Companies	164
• The Status of the Stock Exchange	165
<b>18- Zakah on Land</b>	<b>168</b>
<b>19- Zakah on Exploited Assets</b>	<b>170</b>
• Meaning of Exploited Assets	170
• Zakah on Rental Property	170
• The Ratio of Zakah on Rental Property	172
• Leaving the Land for a Time of Need	172
<b>20- Miscellaneous Topics</b>	<b>173</b>
• Zakah on the Monthly Salary	173
• Various Amounts of Money from Monthly Salary	173
• Different Types of Money	174
• Giving Zakah in the Form of Food, Clothing etc	174
• Transferring Zakah to another Place	175
• Are Zakah and Sadaqat (charity) Particular to Ramadhan?	176
• Zakah on Wealth that is Kept for Marriage	178
• A Time Will Come When No One Will Accept Zakah	178
• All Good Deeds are Charity	179
<b>21- Those Entitled To Receive Zakah</b>	<b>182</b>
• Fuqara – Masakin	182
• The Amount of Zakah Given to a Poor Person	185
• Conclusion	188
• What is Considered Sufficient	188
• Is Zakah Given To a Person Who Can Work?	191
• Giving Zakah to Orphans	191
• The Giving of Zakah to One's Husband and to Orphans under One's Protection	193
• The Virtue of the One Who Strives to Sponsor a Widow	194
• Those Employed to Collect Alms	195
• Collecting Zakah is a Great Responsibility	196
• Gifts to Officers	196

• Rich People Permitted to Take Charity	197
• Granting Provision to Employees	197
• Those Who Work and are Honest in Collecting Sadaqah	198
• Pleasing the Zakah Collectors	198
• Invoking for the One Who Gives Charity	199
• Not Appointing the Prophet's ﷺ Family to Administer Charity	199
• Duties of Workers in Zakah Organizations	200
• Al-Mu'allafatu Qulubuhum	201
• Giving to Those Whose Hearts are Inclined Towards Islam	201
• Point of View of Umar ؓ	204
• Share of Heart Reconciliation Today	205
• The Riqab – Freeing Slaves	206
• If a Man Kills his Slave or Mutilates Him	208
• Islam Preceded other Cultures in Eliminating Slavery	210
• Why Islam did not Abolish Slavery Permanently	212
• Freeing Muslim Prisoners with Zakah	213
• Al-Gharimun (The Indebted)	214
• Position of Borrowing in Islam	216
• Seeking Refuge with Allah from Being in Debt	216
• Wealthy People Procrastination in Repaying Debts	217
• Zakah and the Debts of the Deceased	217
• Disregarding a Debt and Considering it as Zakah	218
• Giving Loans from Zakah	219
• In the Cause of Allah (Fi Sabilillah)	219
• Explanation of Fighting for His Sake	222
• Conclusion	222
• Giving Zakah to a Person Seeking Knowledge	223
• Spending Zakah for Building Masjid	224
• Ibn As-Sabil (Wayfarer)	224
• Importance of the Category of Wayfarer	225
• Wisdom behind this Attention	227
• Seeking of Allah's Bounty	227

• Travelling for Seeking Knowledge	227
• Travelling for Jihad	228
• Traveling for Hajj	229
• Prohibition of Useless Journeys	230
• Certain People, Though Well-off, can still Receive Zakah	230
• Giving Charity to a Wealthy Person Unknowingly	231

## 22- People Forbidden for Zakah 232

• The Wealthy	232
• Atheists and Disbelievers	232
• Allah's Messenger ﷺ and his Family	232
• Fathers, Sons and Wives	234

## 23- Miscellaneous Topics about those who Entitled to Receive Zakah 235

• A Poor Man Takes Zakah on the Pretext that He will Distribute It	235
• Giving Zakah to a Person who wants to Marry	236
• Private Representative	237
• Giving Zakah to the Debtor or Creditor	237
• Should We Inform the Recipient that it is Zakah	238
• Distributing Zakah to a Brother or Uncle	238
• Giving Zakah to One's Married Daughters	239
• Paying Zakah to the Sister	239
• Virtues of Giving Charity to Near Relatives	239
• Buying Something Back which was Given in Charity	240
• Appointing Someone to Pay Zakah on Your Behalf	241
• Zakah that is Paid to the Office of Zakah	241
• Giving Zakah to a Single Family	242
• Who has Priority in the Distribution of Zakah	242
• The Preferability of Giving Zakah to Good People	242
• Paying Zakah to People who have Committed Crimes	243
• Paying Zakah on what was in the Past	244

## 24- Abstaining from Begging 245

• Take a Rope and Cut Wood	245
• Having no Flesh on His Face	245
• He is Asking for a Live Coal	246
• I will Guarantee Paradise for Him	246
• The Upper Hand is Better	246
• Do Not Ask People Anything	247
• Begging is Coming to you as a Blemish on your Face	248
• Earned by Working with One's Own Hands	249
• Allah will Make Him Contend	250
• Whoever Takes it with Greediness	250
• If You are Given Without Asking or Greed	251
• Spending of Surplus Wealth is Good for You	251
• He will be like the One who Eats but is not Satisfied	252
• Do Not Persist in Asking	253
• You will Not Ask the People for Anything	253
• If You Knew How Terrible Begging is, None Would Go To Anyone Else	254
• The Worst of People	254
• The Begger Who is Arrogant	255
• Asking When there is No Alternative	256
<b>25- Rights Due on our Wealth other than Zakah</b>	<b>258</b>
• From the Ahadith	259
• From Companions and Followers	261
• Additional Arguments on this Topic	265
<b>26- Sadaqatul-Fitr</b>	<b>267</b>
• Obligation of Sadaqatul-Fitr	267
• Sadaqatul-Fitr on Fetus	268
• Conditions of the Obligation of Sadaqatul-Fitr	269
• The Wisdom Behind Sadaqatul-Fitr	269
• When Must it be Given	270
• Paying Zakatul-Fitr During the First or Second in the Ten Days of Ramadhan	270
• Amount of Zakatul-Fitr	271

• Increasing Zakatul-Fitr Payment with the Intention of Giving Voluntary Charity	272
• Types of Things that May be Given	272
• Giving Something Other Than Above Mentioned Things	273
• Opinions of the Scholars of Islamic Jurisprudence	274
• Conclusion	274
• Giving Money for Zakatul-Fitr	274
• To Whom it May be Given	277
• Payment and Distribution	277
• Where to Give Sadaqatul-Fitr	278
<b>27- Voluntary Charity</b>	<b>280</b>
• Virtues of Charity	280
• Attribute of the People of Paradise	283
• Under the Shade of Allah on the Day of Resurrection	283
• Charity Extinguishes Sins Just as Water Extinguishes Fire	284
<b>28- Examples of the Companions' Charity</b>	<b>285</b>
• At the Occasion of the Tabuk Expedition	285
• 'Aishah's Generosity	288
• Sharing with the Poor is a Great Source of Getting Allah's Blessings	289
• Allah Called Sadaqah a Goodly Loan	290
• Investment of the Poor Person for Hereafter	291
• Reward for Serving any Living Being	292
• Your Wealth will be for Them even Though you Dislike	293
• The Parable of the World is that of Four People	294
• Giving Charity to his Own Son Unknowingly	295
• When a Woman Gives Charity without Spoiling	295
• Help and Recommending will Earn you a Reward	295
• Give Charity as Much as you Can Afford	296
• Reward for an Honest Muslim Trustee	297
• Charity Given on Behalf of the Deceased	297
• Charity Given on Behalf of the Polytheist	298

• The Stern Prohibition of Belittling the One Who Gives Something Small in Charity	299
• The Virtue of Lending a Milking Animal	299
• Someone Who Gave Charity and Then Inherited It	301
• Giving Charity as Gifts to the Polytheists	301
• Pride in Giving Charity	302
• Prohibition of Recounting of Charities	302
• No One Knows Their Charity Except Allah	305
• Prohibition of Miserliness	305
• Seeking Refuge from Miserliness	307
• You Will not Find Me a Miser	307
• Beware of Greed	308
• By this way I Cause a Miser to Spend his Wealth	308
• Greediness Obeyed and Desires Followed	309
• Piling Up of Wordly Things	310
• Allah Makes Them Content	310
• Sufficient Livelihood	311
• Allah Make our Sustenance Nourishing	311
• Taking Wealth Within One's Right	312
• One Should Always Look at the One Who is Inferior in Wordly Ranks	312
• Warning Against Being Deceived by the Splendor and Luxury of this World	313
<b>29- Al-Waqf – The Endowment</b>	<b>318</b>
<b>30- The Use of Zakah Revenue in Islamic Financing</b>	<b>323</b>
<b>31- The Collective System of Zakah</b>	<b>325</b>
<b>32- Eradicating Poverty by the System of Zakah</b>	<b>328</b>
• Islamic View of Poverty	328
• Potential of Zakah Still Remains Untapped	330
• Poverty Reduction Strategies and Role of Zakah	331
<b>33- Zakah and Social Insurance</b>	<b>334</b>

## Zakah

### The Linguistic Meaning of Zakah

The linguistic meaning of *zakah* is growth and increase. When it is applied regarding a person, it means to improve or to become better. Consequently, *zakah* is a blessing, a cleanser and betterment<sup>1</sup>.

Regarding this, Ibn Taymiyyah said, "The soul of the person who pays his *zakah* becomes purified, and the blessings in his money increase."

### The Juristic Meaning of Zakah

The word *zakah* refers to the determined share of wealth prescribed by Allah to be distributed among deserving categories. Imam Nawawi said that this share of wealth is called *zakah* because it increases the funds from which it is taken and protect them from being lost or destroyed.<sup>2</sup>

The word *zakah* occurs thirty times in the Quran, out of which, twenty seven times it is linked with prayer.<sup>3</sup> The three places where it has not been linked with prayer are:

﴿مَسَاكِنُهَا لِلَّذِينَ يَتَّقُونَ وَيُؤْتُونَ الزَّكَاةَ﴾

"I shall ordain (good) for those who are the *Muttaqoon* (pious) and give *zakah*." (*Al-A'raf*, 7: 156)

1. Al-Mu'jam Al-Wasit, 1/396

2. Al-Majma': 5/324 as quoted in Fiqh az-Zakah: 1/56.

3. Al-Mu'jam Al-Mufahras Li-Alfaz Al-Quran Al-Kareem: 331,332

## Zakah During the Makkan Phase

During the Makkan phase, *zakah* was legislated as a general obligatory charity, without limit and without conditions and without any fixed *nisab* (minimum amount on which *zakah* is due), period of time, or rate. Let us study how Qur'an describes *Zakah* in Makkan Phase.

### That which You Give in *Zakah* Seeking Allah's Countenance

Allah says:

﴿ فَآتِ ذَا الْقُرْبَىٰ حَقَّهُ وَالْمِسْكِينَ وَابْنَ السَّبِيلِ ذَٰلِكَ خَيْرٌ لِّلَّذِينَ يُرِيدُونَ وَجْهَ اللَّهِ وَأُولَٰئِكَ هُمُ الْمُفْلِحُونَ ﴿٣٨﴾ وَمَا آتَيْتُم مِّن رَّبًّا لِّبُرِّوٓا۟ فِيٓ أَمْوَالِ النَّاسِ فَلَا يَرِبُّوٓا۟ عِنْدَ اللَّهِ وَمَا آتَيْتُم مِّن زَكَاوٓةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَٰئِكَ هُمُ الْمُضْطَرِعُونَ ﴿٣٩﴾ ۝﴾

“So give to the kindred his due, and to *Al-miskin* (the poor) and to the wayfarer. That is best for those who seek Allah's countenance, and it is they who will be successful. And that which you give in *riba* (to others), in order that it may increase (your wealth by expecting to get a better one in return) from other people's property, has no increase with Allāh: but that which you give in *Zakāt* seeking Allāh's Countenance, then those they shall have manifold increase (*Ar-Rum*, 30: 38,39)

*Riba*, in this verse, means that which is given as a gift to others in the hope that they will give back more than they were given. Allah does not give a reward for this. This is how the verse was interpreted by Ibn Abbas, *Mujahid*, *ad-Dahhak*, *Qatadah*, *Ikrimah*, *Muhammad bin Ka'b*, and *Ash-Sha'bi*.

### Glad Tidings for the Believers Who Give *Zakah*

Allah says:

﴿ طَسَٰٓئِلُٓكَ ءَاتَيْتُ الْقُرْآنَ وَكِتَابٍ مُّبِينٍ ﴿١﴾ هُدًى وَبُشْرَىٰ لِّلْمُؤْمِنِينَ ﴿٢﴾ الَّذِينَ يُقِيمُونَ الصَّلَاةَ وَيُؤْتُونَ الزَّكَاةَ وَهُمْ بِالْآخِرَةِ هُمْ يُوقِنُونَ ﴿٣﴾ ۝﴾

“These are the verses of the Quran and (it is) a book (that makes things) clear; A guide (to the right path); and glad tidings for the believers. Those who perform as-*Salah* and give *zakah* and they believe with certainty in the Hereafter. (*An-Naml*, 27: 1-3)

In *Surah Luqman*, Allah says:

﴿ هُدًى وَرَحْمَةً لِّلْمُحْسِنِينَ ﴿٢﴾ الَّذِينَ يُقِيمُونَ الصَّلَاةَ وَيُؤْتُونَ الزَّكَاةَ وَهُمْ بِالْآخِرَةِ هُمْ يُوقِنُونَ ﴿٤﴾ أُولَٰئِكَ عَلَىٰ هُدًى مِّن رَّبِّهِمْ وَأُولَٰئِكَ هُمُ الْمُفْلِحُونَ ﴿٥﴾ ۝﴾

“These are verses of the wise book. A guide and a mercy for the *Muhsimun* (good doers). Those who perform as-*Salah* and give *zakah* and they have faith in the Hereafter with certainty. Such are on guidance from their Lord, and such are the successful. (*Luqman*, 31:3-5)



## Zakah During the Madinan Phase

In the Madinan phase, *zakah* was based on *nisab* and *maqadeer* (amounts). It is difficult to find decisive evidence that relates the exact year it was made obligatory. Although the saying of Dammam bin Tha'labah indicates that *zakah* was already obligated by the 5th year of Hijrah, according to Al-Hafiz ibn Hajar, most of the scholars say that *zakah* was obligated in the 2nd Hijrah year, after the obligation to fast during the month of Ramadan and the payment of *Sadaqatul-Fitr*.

We will first mention some selective verses about *zakah* to show the importance and virtues of *Zakah*.

### Giving Zakah Joins People as Brothers in Religion

Allah says about polytheists:

﴿لَا يَرْفِقُونَ فِي مُؤْمِنٍ إِلَّا وَلَا ذِمَّةً وَأُولَٰئِكَ هُمُ الْمُعْتَدُونَ ﴿١٠﴾ فَإِنْ جَاءُوا وَأَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ فَخِوْهُمْ فِي الْوَعْدِ الَّتِي كُنتُمْ فِيهَا جَاءَهُمْ وَلَا تُمْسِكُوا بِعِصَمِ الْبُرُوقِ ۚ وَمَن يَفْعَلْ ذَلِكَ فَأُولَٰئِكَ هُمُ الْمُتَّقُونَ ﴿١١﴾﴾

With regard to a believer, they respect not the ties, either of kinship or of covenant! It is they who are the transgressors. But if they repent, perform *As-Salah* and give *Zakah*, then they are your brethren in religion. (In this way) we explain the *Ayat* (proofs, evidences, verses, lessons, signs, revelations, etc) in detail for a people who know. (*At-Tawbah*, 9: 10,11)

It reiterates the statement that if the repentance of the unbelievers is accompanied by the establishment of Prayers and the payment of *Zakah*, then they would not be considered as a part of Islamic fraternity in the gounds of their mere repentance.<sup>1</sup>

### Those who Give Zakah are on True Guidance

Allah says:

﴿إِنَّمَا يَحْكُمُ مَنَاسِكُ اللَّهِ مَنَاسِكُ اللَّهِ وَالْيَوْمَ الْآخِرِ وَأَقَامِ الصَّلَاةَ وَآتِ الزَّكَاةَ وَلَا يَخْشَ إِلَّا اللَّهَ فَعَسَىٰ أُولَٰئِكَ أَن يَكُونُوا مِنَ الْمُهْتَدِينَ ﴿١٨﴾﴾

The *masajid* of Allah shall be maintained only by those who believe in Allah and the last day, perform *As-Salah* and give *zakah* and fear none but Allah. It is they who are expected to be on true guidance. (*At-Tawbah*, 9 : 18)

### When Gold and Silver will be Heated in the Fire of Hell

Allah says:

﴿وَالَّذِينَ يَكْنِزُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا يَفْقَهُونَهَا فِي سَبِيلِ اللَّهِ فَأَنشَأْ لَهُمْ فِيهَا آيَاتٍ ۚ يَوْمَ يُخْمَلُ عَلَىٰهَا فِي نَارٍ جَهَنَّمَ فَتُكْوَىٰ بِهَا جِبَاهُهُمْ وَجُنُوبُهُمْ وَظُهُورُهُمْ هَذَا مَا كُنْتُمْ تَكْنِزُونَ ﴿٣٥﴾﴾

And those who hoard up gold and silver and spend it not in the way of Allah, - announce unto them a painful torment. On the day when that (*Al-Kanz*: money, gold and silver etc., the *zakah* of which has not been paid) will be heated in the Fire of Hell and with it

<sup>1</sup>Tafhim al-Qur'an: 3/192

مَا غَنِمْتُمْ وَأَنْتَاهُمْ عَنِ الذَّبَاءِ وَالْحَتَمِ وَالنَّقِيرِ وَالْمُرَقَّتِ

“I order you to do four things and forbid you from four others. (I order you) to have faith in Allah, confess that none has the right to be worshiped but Allah, to perform *Salah*, to pay the compulsory *zakah*, and to pay one-fifth of the booty in Allah’s cause. Likewise, I forbid you to use *dubba*, *hantam*, *naqir* and *muzaffat* (names of utensils used for preparing alcoholic drinks)<sup>5</sup>.”

### To Give a Pledge for Paying Zakah

Jarir bin Abdullah رضي الله عنه narrated:

بَابِعْتُ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ عَلَى إِقَامِ الصَّلَاةِ وَإِيتَاءِ الزَّكَاةِ وَالتَّصَحُّحِ لِكُلِّ مُسْلِمٍ

“I gave the pledge to the Prophet ﷺ to offer prayers, give *zakah* and to be sincere and true to every Muslim.<sup>6</sup>”

### Plates of Fire will be Heated for Them in the Fire of Hell

Abu Hurairah رضي الله عنه narrated that the Messenger of Allah ﷺ said: “There is no owner of gold or silver who does not pay what is due on it, then, when the Day of Resurrection comes, there will be beaten out for him plates of fire which will be heated in the Fire of Hell, and his sides, forehead and back will be branded with them. Every time they cool down they will be reheated for him, on a Day the length of which is fifty thousand years, until judgment is passed among the people. Then he will be shown his path, either to Paradise or Hell.” It was asked: ‘O Messenger of Allah, what about camels?’ He said: “There is no owner of camels who does not pay what is due on them – which includes milking them on the day when they are brought to water – when the Day of Resurrection comes.

5. Bukhari: 1398

6. Bukhari: 1401

soft sandy plain will be spread out for them, and the whole herd will be gathered, and not a single young camel will be missing. They will trample him with their hooves and bite him with their mouths, and every time the first one has passed the last of them will return, on a day the length of which is fifty thousand years, until judgement is passed among the people. Then he will be shown his path, either to Paradise or the Hell.” It was asked: ‘O, Messenger of Allah, what about cattle and sheep?’ He said: ‘The owner of cattle or sheep who does not pay what is due on them, when the Day of Resurrection comes, a soft sandy plain will be spread out for them, and the whole herd will be gathered, and not one of them will be missing, and none of them will have twisted horns, missing horns or broken horns. They will gore him with their horns and trample him with their hooves. Every time the first one of them passes him the last of them would be made to return to him, on a day the length of which is fifty thousand years, until judgement is passed among the people. Then he will be shown his path, either to Paradise or to Hell.’ It was asked: ‘O Messenger of Allah, what about horses?’ He said: ‘Horses are of three types: Those which are a burden to one, those which are a shield for him, and those which are a source of reward. As for those which are a burden, a man keeps them to show off and to oppose the people of Islam. They are a burden (of sin) for him. As for those which are a shield for a man, he keeps them for (Jihad) for the cause of Allah, and he does not neglect the rights of Allah concerning their backs and their necks. They will all be a shield for him. As for those which bring reward to a man, he keeps them for the people of Islam for the cause of Allah, in a meadow or field. They do not eat anything from that meadow or field, but it will be recorded for him as *Hasanat* (good deeds), however much they eat. And their dung and urine will be recorded for him as *Hasanat*. If they break their halters and run away over one or two hills, Allah will record the number of their hoof marks and dung for him as *Hasanat*. If their owner takes them to a river and they drink from it, even though he did not intend to give them water, Allah will record the amount that they drank from him as *Hasanat*.’ It was asked: ‘O Messenger of Allah, what about donkeys?’ He said: ‘Nothing has been revealed to me about donkeys except this comprehensive verse: ‘So whosoever does good equal to the weight